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PRESIDENT LYNCH TALKS TO AMERICAN BANKERS

Tells Them National Consciousness is not Aroused Over Outrageous Treatment of Americans-- Thinks Federal Reserve Act Will be Boon to Country.

(By Associated Press.)
St. Louis, Mo., Sept. 28.—The American Bankers Association, whose membership has during the past year increased to a total of 16,016 banks, opened its annual convention here today with President James K. Lynch of St. Louis, delivering an address in which he discussed the federal reserve act and national defense.

"The primary purpose of a government," he said, "is to provide adequate defense for the country government. It has shamefully his purpose has been neglected under one administration after another is a familiar fact."

"We are given to boasting of our greatness when we are no longer capable of feeling pin pricks in our feet, and are not too large? For years we have been in Mexico have been subjected to murder and the most unprovoked outrage, and the national consciousness is barely aroused. Not in Mexico alone, but within our own borders as well as on the high seas, have our people on their lawful occasions been done to death while the nation has slumbered or murmured in its sleep."

"The nation we have grown rich, and have grown fat, and have grown old, and we are today the most powerful nation under the blue canopy of heaven."

"If we as a nation we are sick, it is because we are not supplying the needs of the nation. First of all we need cooperation, teamwork, the things that win any kind of human endeavor, and to secure this there is nothing quite so good as universal military training which arouses national feeling and national consciousness as nothing else can do."

"The task of vitalizing the nation, the most important agency is the press, which informs, instructs, and arouses the people. It is here and here alone that the difficulties encountered in collecting and disseminating the news, to criticize the failures of deficiencies, but it is too much to ask our papers that they take the arduous view of our national affairs and help in the difficult task which is before us, and to ask of our people that they discriminate between the varying grades of ability and integrity with which the work is done."

"If our people can rise to the heights of citizenship that the times demand, the work that must be done will be accomplished naturally and in order, but if they will not learn from the bitter experience of our kin across the sea, the reformation will be wrought amid the ruin of war."

"So far as the bankers are concerned, the most important subject of the day is the operation of the federal reserve act, said President Lynch. Criticism of the reserve banks had come from different sources: from the banks of financial centers, which objected to the absorption by the reserve banks of the supply of bank acceptances; from the small banks in the more remote districts, with complaint that the requirements for the eligible paper are too strict and from the member banks generally protesting against an enforced investment that carried no immediate prospects of dividends and on reserve deposits on which no interest is paid. To all these objections he pointed out that conditions for two years past have been abnormal and furnished no evidence of what the reserve system could do, but that much had already been accomplished. Bank acceptance for the first time have been made possible as credit instruments in connection with the important and export of merchandise, the dollar credit is making its way in South America and in the Orient, and national banks are opening branches in foreign countries.

"The federal reserve act," he said, "has made the financial organization of this country possible, and the preliminary steps to that end have already been taken. This, to my mind, is the great reason why the bankers should work with the act and not against it; should try to make it succeed instead of pointing out defects which might cause it to fail, for in doing so they will have not only strengthened the banking system but will have also strengthened the nation."

"With respect to the federal farm loan act, Mr. Lynch declared that while the end sought was sociological, an endeavor to stem the drift of population to the cities, lower rates of interest and greater facilities for getting into debt would not of themselves serve to accomplish this result. "The men who have the most intimate experience with farm conditions generally believe that borrowing is already too easy for the farmer," he said.

"Touching on the European war, the great flotations of foreign loans, here and the enormous inflow of gold, Mr. Lynch said: "We may expect that as soon as the war is over and the normal imports of merchandise are refused the excess of gold will leave us, and this will be by no means an evil. The surplusage of gold and the loaning power set free by the federal reserve act together are likely to cause a credit expansion which will need careful supervision by our bankers, to the end that the corresponding contraction does not find us unprepared. The control of both the export and the import of gold should be guided by the federal reserve board, which was intended to perform this function and which has the power necessary to stabilize exchange through this means."

"On the program of the American Bankers Association, Mr. Lynch said, he was in attendance. On the program were Revs. J. L. Murphy, J. D. Hart, A. L. Stanford, J. G. Garth, Capt. D. G. Coy and others. Music by a quartette was promised.

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LATE FALL WILL SAVE MUCH COTTON

The sporting editor of the Record, who has taken a lively interest in football, is authority for the statement that the weather will continue warm for at least two more weeks—that is, no serious frost will occur, despite the fact that some of the nights have been unusually cold and a light frost has been reported in the country.

The reason for this is that football teams require cold weather to play well. And they always have the opposite during the first few weeks. For at least 12 years this has been the case, and farther back than this dopesters memory runneth not.

If this section should have two or three weeks more of mild weather, something would happen in the cotton crop line. It is expected that the crop will be about half of normal, but a few more days might pull the average up 25 per cent.

Already the corn crop on uplands has done well, the hay crop was never better, many acres will be planted in small grain, and if the weather remains mild cotton will dump a few thousand extra dollars into the laps of the farmers.

HUGHES SPEAKS AT JERSEY STATE FAIR

(By Associated Press.)
Trenton, N. J., Sept. 28.—Charles E. Hughes today addressed an audience at the state fair. With him on the stand were successful and defeated Republican candidates for various offices at last Tuesday's primary election.

Mr. Hughes discussed the tariff. He also assailed the administration for the Adamson law, and he reiterated his declaration in favor of protecting American rights. His speech drew considerable applause.

HUGHES DISCUSSES TARIFF IN PITTSBURG

Pittsburg, Sept. 28.—Charles E. Hughes went through the big steel making district of Pittsburg yesterday addressed thousands of workingmen, returned to the city last night and ended the first day of his campaign in Pennsylvania with a speech in the music hall of the Pittsburg exposition.

The chief theme in all of Mr. Hughes' addresses today was the protective tariff. To an audience of thousands of workmen at the Homestead Steel Plant, he declared present conditions of prosperity would not endure in the days when Europe would be at peace unless the United States should adopt a protective tariff. To an audience that jammed the music hall he repeated this statement tonight. In his night address he also dwelt at length upon his views on the Adamson bill, the Administration's policy toward Mexico, the shipping bill and what he termed extravagant claims made by the Administration for having aided business.

Mr. Hughes spoke from a platform upon which were seated Republicans and Progressive leaders who have opposed each other in the state during the past four years. On his way here from Cleveland he was met and escorted to this city by Senators Oliver and Penrose and William Flynn the latter a former Progressive leader. These, with Alexander P. Moore and other Progressive and Republican leaders, sat with him on the platform. In his speech Mr. Hughes emphasized his belief that the Republican party was re-united.

"The breach of recent years has been healed," he said, "and our national aims at this time are conceived to be of such transcendent importance that we know of no difference and are not allowing any former disagreeable to impair our unity of effort. We are truly progressive sanely progressive, looking forward to the solution of important problems that this century will place before us."

In his night speech Mr. Hughes assailed the administration for the Adamson law, the shipping law and the Underwood tariff. He left at midnight for Trenton, N. J., where he will speak at Saratoga Springs, N. Y., where he will deliver an address tonight. His voice still showed signs of the strain under which he has been laboring but was measurably improved.

SUCCEEDS DR. WOOD

Dr. G. S. Scott of Mebane has purchased Dr. Ia Wood's dental business here, together with the goodwill, and from now on will be in complete charge. Dr. Scott is a member of the well known Aiamance family of that name and will be given a warm welcome here. Dr. Wood retires temporarily on account of ill health, but his friends hope he soon will be in his usual robust health.

(By Associated Press.)
Chicago, Sept. 28.—Theodore Roosevelt will make at least five speeches in western states for Hughes, it was said today at western Republican headquarters.

TO MAKE EFFORT TO EXTEND STRIKE

(By Associated Press.)
New York, Sept. 28.—Renewed efforts were made today to extend the strike of all unions in the city to enforce the demands of the striking street railway men. Only part of the men went out on strike.

The estimated number of those going on strike ranged from 500 to 125,000. The maximum number was given out by the labor leaders.

Unions having a total membership of 164,000 are to vote on the strike today.

Police officials said today that if a strike was in progress there was little evidence of it.

Several of the elevated and subway lines continued normal today except for the withdrawal of a number of cars owing to the Jewish holiday.

GREECE DECIDES TO ENTER WAR

Athens, Wednesday, Sept. 27, via London, Sept. 28.—The Associated Press is in a position to state positively that King Constantine decided this morning in favor of an immediate declaration of war on Bulgaria.

Reports that a general mobilization had been ordered are premature. After the session of the council this morning, the premier hastily called a cabinet meeting. The premier declared the government was giving the matter serious consideration and there is every indication that war with Bulgaria is imminent.

Later it developed that the king had decided on a declaration of war against Bulgaria.

The prospects of war with Bulgaria have been received with satisfaction.

COMMISSIONERS END SHORT SESSION TODAY

(By Associated Press.)
New London, Sept. 28.—The American-Mexican joint commission, after a brief session, adjourned today to meet at Atlantic City next Monday.

MR. BARBER'S FUNERAL TO BE HELD TOMORROW

Funeral service for Mr. W. W. Barber, who died at Spruce Pine yesterday, will be held from the Church of the Ascension tomorrow at 10 o'clock. Rev. S. B. Stroup, rector, conducting the service. The remains will be interred in Oakwood cemetery. It was expected to hold the funeral today, but the family desired to wait for several relatives and friends. The remains will arrive from Spruce Pine this evening.

MARKETS

COTTON FUTURES

(By Associated Press.)
New York, Sept. 28.—The cotton market opened barely steady at a decline of two to 14 points today. December rallied to 16.07 and January to 16.15 before the end of the first hour on covering.

The market closed steady.

	Open	Close
October	15.79	15.79
December	16.00	16.06
January	16.10	16.13
March	16.29	16.31
May	16.45	16.50

HICKORY MARKETS

Wheat	-----	\$1.40
Cotton	-----	15 1/2

CHICAGO WHEAT

(By Associated Press.)
Chicago, Sept. 28.—Now standing that wheat showed weakness at the outset today the market later developed strength. Opening prices, which ranged from 1-4 to 1 cent lower with December at 1.51 1-4 to 1.52 1-4 and May at 1.52 1-4, were followed by a further rise.

THE WEATHER

For North Carolina: Probably local showers tonight and Friday; cooler Friday, moderate south winds.

COMPARATIVE WEATHER

	Sept 27	1916	1915
Maximum	-----	83	90
Minimum	-----	79	78
Mean	-----	66	84

CHICAGO WOMAN WAS KILLED IN HOTEL

(By Associated Press.)
Philadelphia, Sept. 28.—The identity of the woman who was shot in a hotel room here yesterday by Mrs. Harry Belzer, who also shot and killed her companion, C. J. Graver, of New York, after finding them in a room together, was established today as Mrs. Joseph LeDuc of Chicago.

LeDuc arrived today from Chicago and visited his wife at Jefferson hospital, where she was lying seriously wounded. There was an affected meeting when LeDuc reached the hospital.

Before LeDuc reached the hospital he told of his happy married life for 15 years and his trust in his wife. He repeated many times that he did not doubt his wife's fidelity.

Mrs. LeDuc said later that she went with Graver to his room for the sole purpose of getting a handbag she left there and that Mr. Belzer jumped from a closet and began shooting.

REPUBLICANS WILL FAVOR ARBITRATION

(By Associated Press.)
Saratoga Springs, Sept. 28.—With more than 800 delegates present, the Republican convention effected permanent organization today, listened to a speech and appointed committees preparatory to adopting a platform later in the day.

The leaders hope to conclude the business to make way for the speech later in the evening of Charles E. Hughes.

The platform is expected to make a strong plea for arbitration of industrial disputes and to advocate re-submission in 1917 of the woman's suffrage amendment.

FEWER DRUNKS IN BRITISH ARMY

(By Associated Press.)
London, Sept. 28.—There isn't anything like as much drunkenness in the British army as there used to be, Lord French attributes much of this improvement to the great work done by the Young Men's Christian Association and kindred bodies. They have established innumerable substitutes for the canteen which Thomas Atkins has found much more attractive and much less expensive. They provide wholesome refreshments and harmless recreation for him. And religion, too, if he wants it. Often he helps himself to all three.

"I remember," he said, "when I first joined the army—how long ago I don't like to remember—the only refuge of the soldier was the canteen. In those days we had old soldiers who used practically to live on beer. It used to be quite a common thing in those days for an old soldier to sell his food to the young recruit and buy beer and live upon it. "I think it is something like thirty or thirty-five years ago since the founders of the Y. M. C. A. commenced their beneficent work and the change that has come over the personnel of the army during that time has been something very little short of miraculous. Those who have served all those years in the army can realize it better than anybody else."

A few years before the war commenced this improvement began to manifest itself in a most extraordinary manner, and especially with regard to the diminution of crime. Drunkenness was formerly a most prevalent crime in the army. I remember that we used to have strings of defaulters outside the orderly rooms waiting to be punished for drunkenness. You hardly ever seen a drunken soldier now, and in many other directions the work of these institutions upon the spiritual and moral development of the soldier is very marked and has been clearly proved.

"When I was commander-in-chief in France for some eighteen months I realized what these institutions have done for soldiers. It was on the fields of battle that the men showed what different men they were. This war has demanded more in our men have shown a magnificent courage. One cannot but remember that the old soldiers of the past were splendid, but they certainly never surpassed the splendid courage that has been shown in this war. One cannot help thinking that perhaps it is to be traced to the work of these institutions."

ARTILLERY IS PLAYING ON GERMAN POSITIONS

French and British Evidently Preparing for Another Advance--Germans Fail at Verdun-- Violent Fighting on Macedonia, Galicia and Volhynia Fronts.

(By the Associated Press.)
Although no new advances for the entente on the Somme front are reported by Paris today, the violent struggle is continued with the artillery.

The French have been thrusting out forcefully and are almost in a direct line north of Peronne, against which a speedy climax of their development is to be expected.

Meanwhile activity has been resumed at Verdun, the Germans again attacking east of the Meuse. The assaults were repulsed, Paris says.

The Russians have resumed their violent attack in southern Galacia and Volhynia, but report that the Austro-Germans are putting up a desperate offensive in the region west of the Vardar.

The German reichstag today convened in Berlin in what promised to be a short, stirring session. Interest centered on the speech of Dr. Bethmann-Hollweg, the imperial chancellor, who is expected to discuss peace terms.

On the British front north of the Somme the Germans have been driven back at various points along the 4 1-2 mile front. In the center of this sector the British have advanced from Thiepval to Beaucourt L'Appaye. Berlin declares that the British and French attacks between the Ancre and the Somme yesterday were repulsed along the greater part of the front. The British claimed a gain of more than a mile of German trenches north of Fleurs and the taking of a redoubt northeast of Thiepval.

Paris reports French gains east and northeast of Peronne.

BUCHAREST WAS VISITED BY AIRMEN

(By Associated Press.)
Saratoga Springs, Sept. 28.—The four leading clubs in the National League race play here today and the local series may decide the pennant. Brooklyn and Philadelphia, occupants of first and second place, will play in Brooklyn. The fate of the Boston club will be put to the test in the series that begins at the Polo grounds today.

Brooklyn's advantage over Philadelphia is 1 1/2 games, while Boston is 4 1/2 games behind the leaders. In the American League Boston has a lead of three games over Chicago and 4 1/2 games over Detroit.

FATE OF RACES DECIDED IN BIG LEAGUES

(By Associated Press.)
New York, Sept. 28.—The four leading clubs in the National League race play here today and the local series may decide the pennant. Brooklyn and Philadelphia, occupants of first and second place, will play in Brooklyn. The fate of the Boston club will be put to the test in the series that begins at the Polo grounds today.

WILSON TO ASSAIL REPUBLICAN STAND

(By Associated Press.)
Long Branch, Sept. 28.—Arrangements for President Wilson to assail the Republican stand on the issues of the campaign were made at a conference here today between the president, Chairman McCormick and Secretary Tumulty.

Mr. Wilson will make at least two speeches in New York state, one in New York city and the other at Buffalo. The speeches will be made in October.

A decision also was reached for the president to make at least one speech here every Saturday for four weeks. He already has agreed to address the Pennsylvania delegation October 14.

Nearly One Thousand Children in Schools; Why Changes Were Made

With every teacher in the city, which grade for some unknown reason had only about twenty-five pupils out of the old South school district.

The first grade at the South school furnished even a more perplexing problem, owing to the fact that some of the parents objected to the small children crossing the railroad. Supt. McIntosh held consultations Wednesday and Thursday as many of the patrons in the affected district as his time would permit, and to the credit of the patrons they responded to the emergency almost to a man.

It is regretted that any of the children are compelled to cross the railroad, but the conditions that make it necessary for some to do so are wholly beyond the control of the council or the school authorities, and it is clearly the duty of all parents who live in the sections affected to cooperate with the superintendent, principals and teachers, to the end that all of the children may be placed as to make possible the greatest good to the greatest number.

A detailed report will be made tomorrow or Saturday showing the number of children enrolled by grades at the various buildings, and this statement should be sufficient to convince all of the necessity for immediate and whole-hearted cooperation. All teachers are hopeful of getting thoroughly in touch with their work this week, and it is confidently predicted that by next Monday everything will be working smoothly.

Volunteers' Home Here To Be Dedicated This Afternoon For Service



Dedication of the home of the Volunteers of America on Eighth avenue was scheduled for this afternoon at 4 o'clock, and it was expected that many friends of the movement would be in attendance.

On the program were Revs. J. L. Murphy, J. D. Hart, A. L. Stanford, J. G. Garth, Capt. D. G. Coy and others. Music by a quartette was promised.

SETTLEMENT MADE IN WINKLER DEATH

Full settlement of the claims of the family of Mr. Henry Winkler, who was fatally injured in the collision between two Carolina and North-Western freight trains north of Hickory last week, has been made by Mr. A. A. Whitener, who was employed to appear for the railroad company in the wreck case. The exact amount of the damage is not known, but it is understood that the claim, hospital and burial expenses approximated \$2,000. Mr. C. L. Whitener appeared for the family.

MINISTER KOO HAS QUIT HIS POSITION

(By Associated Press.)
Peking, Sept. 28.—Dr. Wellington Koo, minister to the United States, has sent his resignation to the foreign office, giving ill health as the reason. The resignation has not been accepted.

Dr. Koo's resignation has created a sensation in Peking. The recently appointed foreign minister is opposed to Dr. Koo, who favors the monarchy.